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09/105,406 06/26/98 BLANDINA M 10655.7100

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EXAMINER

NGUYEN, N

ART UNIT

PAPER NUMBER

2764

DATE MAILED:

10/27/99

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Please find below and/or attached an Office communication concerning this application or proceeding.

Commissioner of Patents and Trademarks

Office Action Summary

Application No.

09/105,406

Applicant(s)

Blandina

Examiner

Nga B. Nguyen

Group Art Unit

2764



☒ Responsive to communication(s) filed on Jun 26, 1998

☐ This action is **FINAL**.

☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11; 453 O.G. 213.

A shortened statutory period for response to this action is set to expire three month(s), or thirty days, whichever is longer, from the mailing date of this communication. Failure to respond within the period for response will cause the application to become abandoned. (35 U.S.C. § 133). Extensions of time may be obtained under the provisions of 37 CFR 1.136(a).

Disposition of Claims

☒ Claim(s) 1-19 is/are pending in the application.

Of the above, claim(s) _____ is/are withdrawn from consideration.

☐ Claim(s) _____ is/are allowed.

☒ Claim(s) 1-19 is/are rejected.

☐ Claim(s) _____ is/are objected to.

☐ Claims _____ are subject to restriction or election requirement.

Application Papers

☐ See the attached Notice of Draftsperson's Patent Drawing Review, PTO-948.

☐ The drawing(s) filed on _____ is/are objected to by the Examiner.

☐ The proposed drawing correction, filed on _____ is ☐ approved ☐ disapproved.

☐ The specification is objected to by the Examiner.

☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. § 119

☐ Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).

☐ All ☐ Some* ☐ None of the CERTIFIED copies of the priority documents have been

☐ received.

☐ received in Application No. (Series Code/Serial Number) _____.

☐ received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

*Certified copies not received: _____

☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

Attachment(s)

☒ Notice of References Cited, PTO-892

☒ Information Disclosure Statement(s), PTO-1449, Paper No(s). 4

☐ Interview Summary, PTO-413

☐ Notice of Draftsperson's Patent Drawing Review, PTO-948

☐ Notice of Informal Patent Application, PTO-152

--- SEE OFFICE ACTION ON THE FOLLOWING PAGES ---

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DETAILED ACTION

1. This Office Action is the answer to the communication filed on June 26, 1998 , which paper has been placed of record in the file.
2. Claims 1-19 are pending in this application.

Claim Rejections - 35 USC § 102

3. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless --

(e) the invention was described in a patent granted on an application for patent by another filed in the United States before the invention thereof by the applicant for patent, or on an international application by another who has fulfilled the requirements of paragraphs (1), (2), and (4) of section 371© of this title before the invention thereof by the applicant for patent.

4. Claims 1-7 are rejected under 35 U.S.C. 102(e) as being anticipated by Corder et al, U.S. Patent No. 5,936,221.

Regarding claim 1, Corder et al disclose a system for administering a plurality of stored value products, the system comprising:

a database server comprising a database, the database including a plurality of objects such that at least one of the objects is capable of simultaneously associating with more than one of the plurality of stored value products (figure 12 and column 4, line 54-column 5, line 22); and

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a point-of-sale terminal in communication with the database server, the point-of-sale terminal being capable of receiving transaction data from at least one of the stored value products, and of providing the transaction data to the database server (figure 3 and column 5, lines 23-45).

Regarding claim 2, Corder discloses an authorization server in communication with the database server and the point-of -sale terminal (figure 1 and column 6, lines 45-52).

Regarding claim 3, Corder discloses the point-of-sale terminal queries the authorization server for transaction approvals (column 4, lines 33-44).

Regarding claim 4, Corder discloses a plurality of clients, each client corresponding to one of the plurality of stored value products, and each client being in communication with the database server (figure 1, item 20).

Regarding claim 5, Corder discloses the client is implemented on a digital computer (column 6, lines 45-52).

Regarding claim 6, Corder discloses the plurality of objects comprises data structure objects (column 5, lines 9-22).

Regarding claim 7, Corder discloses the plurality of objects comprises consumer information that is available to each of the plurality of stored value products (column 3, lines 49-65).

Claim Rejections - 35 USC § 103

5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

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(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

6. Claims 8-9 are rejected under 35 U.S.C. 103(a) as being unpatentable Corder et al, U.S. Patent No. 5,936,221 in view of Official Notice taken by Examiner.

Regarding claims 8-9, Official Notice is taken by Examiner that the plurality of objects comprises merchant information that is available to each of the plurality of stored value products is well known in the art. Many merchant servers provide their web pages over the Internet contains information about their companies, their goods or services in order for consumers viewing and order goods or services paid by credit cards. It would have been obvious to one with ordinary skilled artisan for the motivation of allowing consumers can access to merchant web pages to buy goods by paying credit cards.

7. Claims 10-19 are rejected under 35 U.S.C. 103(a) as being unpatentable over Official Notice taken by Examiner.

Regarding claim 10, Official Notice is taken that a database server for plurality of stored value products, the database server comprising a digital computer and a database, the database comprising: a key field having attributes; a secondary field having a plurality of instances, each instance being capable of inheriting the attributes from the key field; and a repository having a plurality of objects, each object providing a functionality and being capable of associating with each of the plurality of instances are well known in the art. Most of Internet servers comprises digital computer, database, storage for storing database and database comprises key field,

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attributes, secondary field, instances, and is implement using software such as DB/2, SQL, or ORACLE. It would have been obvious to one with ordinary skilled artisan for the motivation of providing a database server comprises digital computer, storage, and database comprises a key field having attributes; a secondary field having a plurality of instances....

Regarding claim 11, the secondary field identifies one of the stored value products such as account numbers or PIN numbers of a consumer is well known in the art and would have been obvious to one with ordinary skilled artisan for the motivation of providing a field in the database to hold the identification of the stored value products.

Regarding claims 12-13, the plurality of objects comprises consumer information such as names, addresses, social security numbers, types of credit cards (ATM, visa, Master card...) that is accessible to each of the plurality of stored value products is well known in the art and would have been obvious to one with ordinary skilled artisan for the motivation of providing the plurality of objects in the database to hold consumer information.

Claims 14-15 contains the same limitations as claims 12-13, therefore are rejected by the same rationale.

Claims 16-19 contains the same limitations as claims 8-9, therefore are rejected by the same rationale.

Conclusion

8. Claims 1-19 are rejected.

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9. Any inquiry concerning this communication or earlier communications from the examiner should be directed to examiner Nga B. Nguyen, whose telephone number is (703)306-2901. The examiner can normally be reached on Monday-Thursday from 7:30 AM-5:00 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James P. Trammell, can be reached on (703)305-9768.

10. **Any response to this action should be mail to:**

Commissioner of Patents and Trademarks

c/o Technology Center 2700

Washington, D.C. 20231

or faxed to:

(703) 308-9051, (for formal communications intended for entry)

or:

(703) 308-5397 (for informal or draft communications, please label

"PROPOSED" or "DRAFT")

Hand-delivered responses should be brought to Crystal Park II,

2121 Crystal Drive, Arlington.

VA., Sixth Floor (Receptionist).

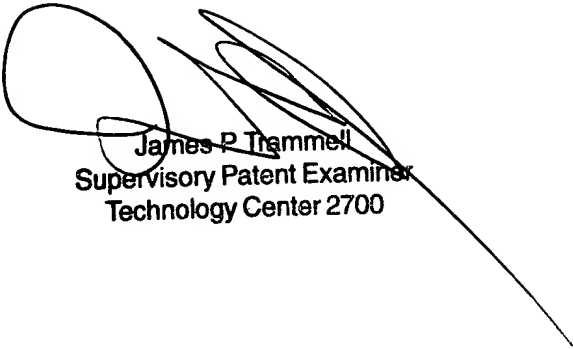
Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group receptionist whose telephone number is (703)305-3900.

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Nga B. Nguyen
October 19, 1999



James P. Trammell
Supervisory Patent Examiner
Technology Center 2700